

Certificate Number: 05781-PAE-DE-029853756

Bankruptcy Case Number: 17-15060



05781-PAE-DE-029853756

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 10, 2017, at 9:08 o'clock AM PDT, Jan Malmos completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 10, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President